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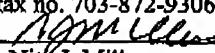
**DEC 16 2004****PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the Application of:	)	Examiner: Jalatee WORJLOH
Richard C. JOHNSON	)	Group Art Unit: 3621
Serial No.: 10/071,363	)	Confirmation No.: 8641
Filed: February 7, 2002	)	Customer No.: 22430
For: <b>MEMPHIS: MULTIPLE ELECTRONIC MONEY PAYMENT HIGH LEVEL INTEGRATED SECURITY</b>	)	Total Pages: 1
Atty. Docket No.: ORCL5775	)	<b><u>RESPONSE TO RESTRICTION REQUIREMENT</u></b>

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**CERTIFICATE OF TRANSMISSION PURSUANT TO 37 CFR § 1.8**

I hereby certify that these papers are being facsimile transmitted to the Commissioner for Patents, P. O. Box 1450,  
Alexandria, VA 22313-1450, fax no. 703-872-9306, on December 16, 2004.

  
Nina J. Miller

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed December 9, 2004, restriction to one of the following inventions is required under 35 U.S.C. 121:

- I. Claims 1-35, drawn to a method/system for issuing digital certificates for an electronic payment system classified in class 705, subclass 76.
- II. Claims 36-65, drawn to a method for securing payments of a corporation using a third party financial service provider, classified in class 705, subclass 78.

Applicants hereby elect Group I, claims 1-35, without traverse. No fee is due with this communication.

Respectfully submitted,

Date: Dec. 16, 2004

By: 

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